

## CLAIMS

1. A method for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder comprising:

5 obtaining account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held; determining whether the financial institution with which the first credit account is held is related to the financial institution with which the second credit account is held; and

10 identifying said first credit account as being not eligible for a balance transfer to said second credit account if it is determined that the first credit account is held with a financial institution that is related to the financial institution with which the second credit account is held.

15 2. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data is obtained in real time.

20 3. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data is obtained from a source other than the account holder.

4. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 3, wherein the source other than the account holder is a credit reporting bureau.

25 5. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the financial institution with which the first account is held is considered related to the financial institution with which the second account is held if the financial institution with which the first account is held is the same  
30 as the financial institution with which the second account is held.

6. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the financial institution with which the first account is held is considered related to the financial institution with which the second account is held if the financial institution with which the first account is held is affiliated with the financial institution with which the second account is held.

7. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein said step of determining comprises comparing the financial institution with which the first credit account is held with a list of ineligible financial institutions.

8. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 7, wherein the list of ineligible financial institutions comprises the financial institution with which the second credit account is held and any financial institutions associated with the financial institution with which the second credit account.

9. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:  
receiving from the account holder an indication that the account holder is interested in transferring a balance to the second credit account; and  
wherein said step of obtaining account data is performed in response to receiving said indication.

10. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising displaying at least a portion of said account data to the account holder.

11. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising displaying at least a portion of

said account data to the account holder in the event it is determined that the financial institution with which the first credit account is held is not the same as or associated with the financial institution with which the second credit account is held,

12. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

providing to the account holder a balance transfer request display, the display comprising a data entry field; and  
populating the data entry field with at least one element of said account data.

13. A method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

providing to the account holder a balance transfer request display, the display comprising a data entry field; and

in the event it is determined that the financial institution with which the first credit account is held is not the same as or associated with the financial institution with which the second credit account is held, populating the data entry field with at least one element of said account data.

14. A system for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder comprising:

a computer system configured to:

obtain account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determine whether the financial institution with which the first credit account is held is related to the financial institution with which the second credit account is held; and

identify said first credit account as being not eligible for a balance transfer to said second credit account if it is determined that the first credit account is held with a financial institution that is related to the financial institution with which the second credit account is held; and

5 a network connection associated with the computer and configured to enable the computer to receive data transmissions from and send data transmissions to the account holder.

10 15. A system for online transfer of a balance from a first credit account to a second credit account as recited in claim 14, wherein said computer system comprises two or more computers.

15 16. A computer program product for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

obtaining account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

20 determining whether the financial institution with which the first credit account is held is related to the financial institution with which the second credit account is held; and

25 identifying said first credit account as being not eligible for a balance transfer to said second credit account if it is determined that the first credit account is held with a financial institution that is related to the financial institution with which the second credit account is held.

30 17. A computer program embodied on a carrier wave for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder, the computer program comprising computer instructions for:

obtaining account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determining whether the financial institution with which the first credit account is held is related to the financial institution with which the second credit account is held;

5 and

identifying said first credit account as being not eligible for a balance transfer to said second credit account if it is determined that the first credit account is held with a financial institution that is related to the financial institution with which the second credit account is held.

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